

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jared S Barrow  
Michele D Bossalina  
Debtors

Case No. 16-02465-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Dec 20, 2021

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Jared S Barrow, Michele D Bossalina, 208 N. Allwood Drive, Hanover, PA 17331-7839
4799601	CAC Financial Corp, 2601 NW Expressway, Suite 1000 East, Oklahoma City, OK 73112-7236
4799607	Credit Control LLC, 5757 Phamton Drive, Suite 330, Hazelwood, MO 63042
4799610	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
4799609	Financial Recoveries, PO Box 1022, Wixom, MI 48393-1022
4799613	+ Gettysburg Hospital, 147 Gettys Street, Gettysburg, PA 17325-2536
4799614	+ Global Credit & Collection Corp., PO Box 101928, Dept. 2417, Birmingham, AL 35210-6928
4799615	+ Hanover Health Corporation, Hanover Medical Group, PO Box 824221, Philadelphia, PA 19182-4221
4799617	Hanover Medical Group, PO Box 824221, Philadelphia, PA 19182-4221
4818869	+ M & T BANK (1), PO BOX 1508, Buffalo, NY 14240-1508
4821325	+ M & T BANK (2), PO BOX 1508, BUFFALO, NY 14240-1508
4799620	+ M&T Bank, PO Box 8405, Wilmington, DE 19899-8405
4799624	+ MedExpress Billing, PO Box 719, Dellslow, WV 26531-0719
4799625	Monarch Recovery Management Inc, 10965 Decatur Road, Philadelphia, PA 19154-3210
4799626	+ Northwest Savings Bank, Retail Servicing, PO Box 3001, Warren, PA 16365-1101
4799628	+ PennCredit, PO Box 1259, Dept 91047, Oaks, PA 19456-1259
4799629	+ Quantum Imaging and Therapeutic, Dept. 19687, PO Box 1259, Oaks, PA 19456-1259
4799631	The Lincoln Motor Company, Customer Service Center, PO Box 542000, Omaha, NE 68154-8000
4799632	+ Transworld Systems Inc, 5 Penn Center West Ste 100, Pittsburgh, PA 15276-0126
4799634	+ US Department of Education, Immediate Credit Recovery, Inc., PO Box 965156, Marietta, GA 30066-0003
4799633	+ United Collection Bureau, Inc, 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501
4799637	WellSpan, c/o Physician Billing Service, 1803 Mt. Rose Ave, Ste B3, York, PA 17403-3051
4799638	+ Wellspan Medical Goup, c/o Physician Billing Service, 1803 Mt. Rose Avenue, Suite B3, York, PA 17403-3051
4799640	+ York Hospital, 1001 South George Street, York, PA 17403-3645

TOTAL: 24

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4799599	EDI: ARSN.COM	Dec 20 2021 23:48:00	ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
4799600	EDI: ARSN.COM	Dec 20 2021 23:48:00	ARS National Services, Inc., PO Box 463023, Escondido, CA 92046-3023
4799604	+ EDI: CITICORP.COM	Dec 20 2021 23:48:00	Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
4799605	+ Email/Text: mediamanagers@clientservices.com	Dec 20 2021 18:47:00	Client Services Inc, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
4799606	EDI: WFNNB.COM	Dec 20 2021 23:48:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
4799622	+ EDI: CITICORP.COM	Dec 20 2021 23:48:00	Macy's, PO Box 183083, Columbus, OH

4799623	+ EDI: CITICORP.COM	Dec 20 2021 23:48:00	43218-3083 Macy's, Po Box 4564, Carol Stream, IL 60197-4564
4840813	EDI: Q3G.COM	Dec 20 2021 23:48:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4799608	+ Email/Text: bknotice@ercbpo.com	Dec 20 2021 18:47:00	ERC, PO Box 57610, Jacksonville, FL 32241-7610
4799611	EDI: RMSC.COM	Dec 20 2021 23:48:00	Gap/GEMB, PO Box 965005, Orlando, FL 32896-5005
4799612	EDI: RMSC.COM	Dec 20 2021 23:48:00	GapCard, PO Box 981064, El Paso, TX 79998-1064
4799616	+ Email/Text: lyonsbe2@upmc.edu	Dec 20 2021 18:47:00	Hanover Hospital, 300 Highland Ave., Hanover, PA 17331-2203
4845319	+ EDI: IRS.COM	Dec 20 2021 23:48:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
5261788	EDI: JPMORGANCHASE	Dec 20 2021 23:48:00	JPMorgan Chase Bank, National Association, 7255 Baymeadows Way, ATTN: JAXB2007, Jacksonville, FL 32256
4842288	EDI: JPMORGANCHASE	Dec 20 2021 23:48:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
4799603	EDI: JPMORGANCHASE	Dec 20 2021 23:48:00	Chase, PO Box 15123, Wilmington, DE 19850-5123
4824773	Email/PDF: resurgentbknotifications@resurgent.com	Dec 20 2021 18:54:13	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4809689	EDI: FORD.COM	Dec 20 2021 23:48:00	Lincoln Automotive Financial Services, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
4799618	EDI: RMSC.COM	Dec 20 2021 23:48:00	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
4799619	Email/Text: camanagement@mtb.com	Dec 20 2021 18:47:00	M&T Bank, 1100 Wehrle Drive, 2nd Floor, Williamsville, NY 14221
4799621	Email/Text: camanagement@mtb.com	Dec 20 2021 18:47:00	M&T Bank, PO Box 1345, Buffalo, NY 14240-1345
4825692	+ EDI: MID8.COM	Dec 20 2021 23:48:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4843289	EDI: PRA.COM	Dec 20 2021 23:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4799630	EDI: RMSC.COM	Dec 20 2021 23:48:00	Synchrony Bank/JC Penny, PO Box 965007, Orlando, FL 32896-5007
4855675	EDI: ECMC.COM	Dec 20 2021 23:48:00	US Department of Education, P.O. Box 16448, St. Paul, MN 55116-0448
4799635	EDI: WFNNB.COM	Dec 20 2021 23:48:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
4799636	EDI: RMSC.COM	Dec 20 2021 23:48:00	Walmart Mastercard/SYNCB, PO Box 960024, Orlando, FL 32896-0024
4799639	+ Email/Text: ebn@wfcorp.com	Dec 20 2021 18:47:00	Williams & Fudge, Inc., 300 Chatham Ave., PO Box 11590, Rock Hill, SC 29731-1590
4852334	+ Email/Text: kcm@yatb.com	Dec 20 2021 18:47:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4799602		Chase
4799627	##+	Penn Credit, 916 South 14th Street, Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
Joshua I Goldman	on behalf of Creditor JPMorgan Chase Bank National Association josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
Kevin S Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com
Kristen D Little	on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, klittle@logs.com;logsecf@logs.com
Michael R Caum	on behalf of Debtor 2 Michele D Bossalina mikecaumesq@comcast.net
Michael R Caum	on behalf of Debtor 1 Jared S Barrow mikecaumesq@comcast.net
Thomas I Puleo	on behalf of Creditor JPMorgan Chase Bank National Association tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	Jared S Barrow	Social Security number or ITIN    xxx-xx-5414
	First Name    Middle Name    Last Name	EIN    -----
Debtor 2 (Spouse, if filing)	Michele D Bossalina	Social Security number or ITIN    xxx-xx-2773
	First Name    Middle Name    Last Name	EIN    -----
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number:    1:16-bk-02465-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jared S Barrow

Michele D Bossalina

**By the court:**12/20/21

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Tonia Wilson, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

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**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**